Conrad enjoys dealing with people

Terrie Conrad likes people. And this, as much as anything, is a tool she feels is necessary in conducting her duties as a Virginia Farm Bureau insurance agent.

A native of Richmond, Conrad grew up in the Falls Church area. She has worked at a number of jobs which required adeptness in dealing with people. She has worked on a newspaper, conducted a radio talk show, and held various other jobs related to public relations.

Conrad, who joined the Farm Bureau team in 1982, carried this experience in dealing with people into her new job.

"I take the service end of the business very seriously," she notes. "Personal service is a thing Farm Bureau emphasizes. In fact, I am required by my board of directors to review each client's policy with him or her each year."

The Farm Bureau Federation began as a lobbying organization for agricultural interests. Out of this, a wide range of services sprouted.

Virginia Farm Bureau's insurance company was formed in 1950. It began as a company offering only auto insurance, but has grown in the 33 years since then into a company offering comprehensive coverage. "From automotive insurance, to homeowners and life insurance, we have it," notes Conrad.

"And on April 1, we came out with a new commercial insurance plan called the "Business Owner's Package," Conrad adds. "This is a consolidation of all the insurance coverage needs of a business owner -- from liability to fire and employee theft -- and we offer it at a considerable discount."

Farm Bureau also offers individual retirement accounts (IRAs), with a current interest rate of 10½ percent guaranteed for the next year.

"It doesn't hurt to shop around," points out Conrad. "Our rates are very competitive, and all we really want is a chance to quote our rates to potential policy holders.

"A person should consider price, but they should also consider service from their agent," Conrad continues, "as well as the service they will get from the company after they purchase the policy."

Conrad points out that Farm Bureau trains its agents to sell on a "needs basis."

"We don't just sell insurance policies," she notes. "We sit down with an individual and try to determine what his or her needs are, and then work out a program to fit those needs, one which the individual is comfortable with."

Another example of the personal service approach which is the hallmark of Farm Bureau is the fact that the policy holder knows who his or her adjuster is.

"We have one adjuster for the various types of insurance coverage," Conrad notes. "In Appomattox County, our adjuster is Richard Harris."

All of this adds up to a company which writes more insurance on farm owners than any company in Virginia.

"A person's total insurance needs can be met through Farm Bureau," Conrad concludes. "And we strive to offer the best in personal service. That's where our motto comes from: "We're down to earth people."

In Appomattox County

Armstrong: local industry leader

Appomattox County's leading industry, Armstrong Furniture, has a proud past and they are equally proud of what they're doing today.

Armstrong Furniture came to Appomattox County in 1974. Representatives of the company liked the easy access to railroad and highway that the location offered. In addition, they found excellent community and labor relations in this area.

The original plant contained 450,000 square feet of space; today there are 712,700 square feet under one roof. Production began in the Appomattox plant in October of 1974.

Thomasville merged with Armstrong World Industries Inc. in 1968. It was in 1904 that the Thomasville Chair Company was formed.

With $10,000 in capital, the company began operation out of a two story wood frame building on the site of what is now Plant A in Thomasville. Beginning with approximately 60 employees the company produced some 180 chairs per day.

Thomasville was heavily oriented to high priced furniture. They wanted to expand their product line into lower end promotionally priced products.

Thomasville Furniture Industries, Inc. makes a variety of wood furniture from the promotional through relatively high end. It also has an import line of products that are bought throughout the Middle East and Europe and then marketed locally.

Armstrong World Industries produces resilient flooring, carpet, ceiling tile, and a variety of industrial products along with a myriad of other less important product lines.

Armstrong Furniture introduced a new line of early American products at the 1982 October market which required installing and implementing a new manufacturing concept. The new suites introduced have been selling well at retail, making it necessary to double the capacity of several key high technology pieces of equipment required to manufacture this type of furniture. Appropriation requests have already been approved

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'The Wonderful World of Armstrong' --- proud to be a part of Appomattox since 1974

FINE FURNITURE
FROM THE INDOOR WORLD OF
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WE'RE THE "DOWN TO EARTH" PEOPLE

When people buy insurance they look for competitive rates AND good service. We know that at Farm Bureau and our clients count on it. Here at Farm Bureau we say we're the "down to earth people." There's a reason for it. Come see me and compare your present policy -- homeowners, farmowners, automobile and life -- and you might agree, we are the "down to earth people" with down to earth prices and service.

Terri Conrad
352-7851 or 352-5084
VIRGINIA FARM BUREAU INSURANCE
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Nolen expanding real estate services

"Right now, we're concentrating on working with first-time buyers," says Jim Nolen of Jim Nolen Associates, Inc. "We're working with young people especially, trying to help them understand what's involved in buying a home."

Nolen, who worked in banking from 1970 through 1975, understands the problems facing potential first-time home owners.

"When you're contemplating buying a home for the first time, there's a lot of fear that has to be overcome," he says.

"For example, look at all the financial alternatives available. It's hard enough for the people in banking to keep up with them, much less the prospective home owner. So we try to keep abreast of the wide array of financing options, in order to be better able to assist our prospective buyers," Nolen notes.

Along with specializing in helping the first-time buyer, one of the unique aspects of Jim Nolen Associates is its use of a computer to help persons in making decisions regarding potential investment properties.

"We use a real estate investment analysis software program with an Apple II Plus computer to run analyses on potential investment properties," Nolen says. For example, if a person is interested in purchasing a property for rental income, the computer program can be used to project what cash flow would be needed to make the investment successful. Any number of loan terms and interest rates, rental rates, income tax rates, and other variables can be inserted into the program format to obtain a "tailor made" program for each individual and property. John Wilson, Sales Associate, is the specialist in this area of interest for the company.

"I think this is the type of tool people in real estate need to be using, and I think you will see more of it the future," notes Nolen.

Nolen sees an improvement in the general economy now, and feels that now is a good time to invest in a home.

"Things are improving," he says. "Building is picking up, and interest rates are down. When building picks up, the cost of houses goes up, and when the cost of new houses goes up, the cost of existing houses eventually increases," he notes.

"But this is still a buyers' market, especially in the higher priced homes, and there is still a good selection of homes for sale," Nolen

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OUR MOST IMPORTANT ASSOCIATE IS YOU

We at Jim Nolen & Associates feel that you are our most important associate when it comes to your Real Estate Needs. Whether you're buying or selling we strive to establish all the facts in order to help you make an investment decision that's right for you.

ABOVE, John Wilson and Ricky Pritt offering on the spot computer analyses to aid you in your investment decisions.

Peggy Romanac, Angie Letterman, Mr. and Mrs. Kruschwitz view a special slide presentation of Appomattox County. The Kruschwitzs found the presentation enjoyable and informative and also aided in their decision to make Appomattox their new home.

JIM NOLEN & ASSOCIATE —Left to right, John Wilson, Angie Letterman, Jim Nolen (seated), Peggy Romanac and Ricky Pritt.

JIM NOLEN ASSOCIATES, INC.

MLS

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REALTOR